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1. (new) A personalized assistance system for a user of a telephone, the personalized assistance system comprising:
 - a first database, the first database having a contact list for the user, the contact list including at least one contact name and a corresponding contact number and including the user's electronic commerce information;
 - a telephone identification code uniquely associated with the telephone said identification code being electronically transmitted to said personalized assistance system, when said user calls the system;
 - a customer service representative terminal coupled to the database and the telephone hardware, the telephone identification code prompting automatic retrieval of the contact list to the customer service representative terminal in response to processing of said telephone identification code, the customer service representative terminal obtaining said electronic commerce information in response to a user request to perform an electronic commerce transaction.
2. (new) The personalized assistance system according to claim 1, wherein at least one said contact name on said contact list is the user's favorite commercial establishment.
3. (new) The method according to claim 1, wherein the electronic commerce transaction is a purchase operation and the performing step includes the steps of:

locating the item to be purchased by searching a network;
purchasing the item; and
arranging for delivery of the item to either one of the user and a contact.

4. (new) The personalized assistance system according to claim 3, wherein said item to be purchased is located by searching said contact list.

5. (new) The personalized assistance system according to claim 3, further comprising the step of locating the best price for said item to be purchased.

6. (new) The personalized assistance system according to claim 1, wherein said electronic commerce information includes any one of the user's credit card information and bank account information.

7. (new) The personalized assistance system according to claim 1, wherein said contact list further comprises a purchasing profile for the user.

8. (new) The personalized assistance system according to claim 7, wherein said purchasing profile maintains a list of the user's personal information.

9. (new) The personalized assistance system according to claim 7, wherein said purchasing profile maintains a list of the user's clothing size.

10. (new) The personalized assistance system according to claim 8, wherein said electronic commerce transaction is the purchase of either one of products and services.

11. (new) The personalized assistance system according to claim 9, wherein said electronic commerce transaction is the purchase of clothing.

12. (new) The personalized assistance system according to claim 1, wherein said electronic commerce transaction includes the purchase of tickets related to an event.

13. (new) The personalized assistance system according to claim 1, wherein the electronic commerce information includes bill payee data for the user.

14. (new) The personalized assistance system according to claim 13, wherein the electronic commerce transaction is the direct payment of bill payment by said customer service representative.

15. (new) The personalized assistance system according to claim 1, wherein the stored personal contact data includes at least one of; an address, job title, company name, facsimile telephone number, home web page address and birthday.

16. (new) The personalized assistance system according to claim 1, wherein the stored personal contact data includes dates for special occasions.

17. (new) The personalized assistance system according to claim 16, wherein said special occasions include any one of birthdays and anniversaries.

18. (new) The personalized assistance system according to claim 16, wherein said system contacts the user to notify them of the special occasion in advance.

19. (new) The personalized assistance system according to claim 18, wherein said electronic commerce transaction is the purchase and delivery of an item in connection with said special occasion.

20. (new) The personalized assistance system as claimed in claim 1, wherein said personal contact list further comprises a password.

21. (new) The personalized assistance system as claimed in claim 1, wherein said password is the user's social security number.

22. (new) The personalized assistance system as claimed in claim 20, wherein said user is required to enter said password in order to update said contact list.

23. (new) The personalized assistance system as claimed in claim 20, wherein said user is required to state said password in order to access said personal contact list via said customer service representative.

24. (new) A personalized assistance system for a user of a telephone, the personalized assistance system comprising:

a first database, the first database having a contact list for the user, the contact list including at least one contact name and a corresponding contact number;

a telephone identification code uniquely associated with the telephone said identification code being electronically transmitted to said personalized assistance system, when said user calls the system;

a customer service representative terminal coupled to the database and the telephone hardware, the telephone identification code prompting automatic retrieval of the contact list to the customer service representative terminal in response to processing of said telephone identification code, the customer service representative terminal performing a commercially related service.

25. (new) The personalized assistance system according to claim 24, wherein said commercially related service is providing the user with a plurality of commercial establishment information.

26. (new) The personalized assistance system according to claim 25, wherein said plurality of commercial establishment information includes reviews of said commercial establishments.

27. (new) The personalized assistance system according to claim 24, wherein said commercially related service is securing either one of reservations and tickets for said commercial establishment.

28. (new) A personalized assistance system for a user of a telephone, the personalized assistance system comprising:

a first database, said first database having a contact list for the user, the contact list including at least one contact name and a corresponding contact number;

a hand-held device, having a plurality of contacts stored therein, such that said first database and said hand-held device are in communication with one another for the purposes of communicating contact information; and

a computer terminal coupled to said first database configured to retrieve said list of personal contact data in response to a received call associated with said personal contact data so as to allow a customer service representative to identify a desired listing from said personal contact data.

29. (new) A personalized assistance system according to claim 28, further comprising a hand-held server in said personalized assistance system for communicating with said hand-held device and said first database.

30. (new) A personalized assistance system according to claim 28, wherein said data contained in said first database is synchronized with said data in said hand-held device.

31. (new) A personalized assistance system for a user of a telephone, the personalized assistance system comprising:

a first database, the first database having a contact list for the user, the contact list including at least one contact name and a corresponding contact number;

a telephone identification code uniquely associated with the telephone said identification code being electronically transmitted to said personalized assistance system, when said user calls the system; and

a customer service representative terminal coupled to the database and the telephone hardware, the telephone identification code prompting automatic retrieval of the contact list to the customer service representative terminal in response to processing of said telephone identification code, the customer service representative terminal searching said contact list in response to a user query to locate a designated contact from the user's contact list and causing the telephony hardware to connect the telephone with the contact number corresponding to the designated contact, wherein said system plays a branded audio message to said user when said user is waiting to be connected to said customer service representative.

32. (new) A personalized assistance system according to claim 31, wherein said branded audio message is recorded in the same voice as the particular said customer service representative that said user is connected to.